

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      2 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Joseph Rantowich  
AnneMarie Rantowich**

Case No.: **18-27736**  
Judge: **SLM**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **05/11/2020**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney AS Initial Debtor: J R Initial Co-Debtor A R

### Part 1: Payment and Length of Plan

a. The debtor shall have paid \$4,766.00 to the Chapter 13 Trustee thru April, 2020, starting on May, 2020, shall continue to pay \$250.00 for approximately 17 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☐ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
One Main Financial	Jeep Commander	\$291.61		\$291.61	\$251.61 outside directly to One Main

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Household Finance Corporation III	7 West Ellice St. Lincoln Park, NJ 07035	2nd mortgage	52,700.00	380,000.00	517,000.00	0.00	\$0.00 previously discharged in Chapter 7
Franklin Lakes Medical Imaging Group	7 West Ellice Street, Lincoln Park	Judgment Lien	\$1,994.00	380,000.00	569,000.00	0.00	\$1994.00 be paid pro rata

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

PRA Receivables Management, LLC	Collateral to be Surrendered Kia Sportage	Value of Surrendered Collateral unknown	Remaining Unsecured Debt \$1,685.24 to be paid unsecured pro rata
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
Specialized Loan Servicing/ Loan mod complete- mortgage outside plan

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor							
Household Finance Corporation III	7 West Ellice St. Lincoln Park, NJ 07035	2nd mortgage	\$52,700.00	\$380,000.00	0.00	\$517,000.00	\$0.00 previously discharged chapter 7
Franklin Lakes Medical	7 West Ellice Lincoln Park, NJ	Judgment Lien	\$1994.00	\$380,000.00	0.00	\$545,000.00	\$1994.00 paid pro rata

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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### Part 8: Other Plan Provisions

#### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

#### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

#### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

#### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

### Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified:.

Explain below <b>why</b> the plan is being modified: remove loan modification /approved by court	Explain below <b>how</b> the plan is being modified: loan modification complete, mortgage current and paid outside plan
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **May 11, 2020**

/s/ Joseph Rantowich

**Joseph Rantowich**

Debtor

Date: **May 11, 2020**

/s/ AnneMarie Rantowich

**AnneMarie Rantowich**

Joint Debtor

Date: **May 11, 2020**

/s/ Andrea Silverman

**Andrea Silverman**

Attorney for the Debtor(s)

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph Rantowich  
AnneMarie Rantowich  
DebtorsCase No. 18-27736-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 46

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db/jdb  
cr +Joseph Rantowich, AnneMarie Rantowich, 7 West Ellice Street, Lincoln Park, NJ 07035-1327  
+SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT, Phelan Hallinan & Schmieg, PC,  
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
517780074 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517739468 Celentano, Stadtmauer & Walentowicz, Northview Office Park, 1035 Route 46 East,  
PO Box 2594, Clifton, NJ 07015-2594  
517739469 +Celentano, Stadtmauer & Walentowicz, LLP, Notchwich Office Park, 1035 Route 46 East,  
PO Box 2594, Clifton, NJ 07015-2594  
517739470 Chilton Memorial Hospital, PO Box 824638, Philadelphia, PA 19182-4638  
517739471 +Dermatology Group PC, PO Box 827245, Philadelphia, PA 19182-7245  
517832800 EMER PHY ASSOC NORTH JERSEY, PC, PO Box 1123, Minneapolis, MN 55440-1123  
517739473 +First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868  
518172575 +Franklin Lakes Imaging Group, 784 Franklin Avenue, Ste 120, Franklin Lakes, NJ 07417-1306  
517739474 +Household Finance Corporation III, c/o Corporation Trust Company, RA, 820 Bear Tavern Road,  
Trenton, NJ 08628-1021  
517739475 Imaging Subspecialist of NJ, LLC, PO Box 3607, Evansville, IN 47735-3607  
517739477 Jeffrey Weiss, MD, 44 Route 23 North, Ste 6, Ridgewood, NJ 07451  
517739478 +Johnathan Levine, MD, Riverdale, NJ 07457  
517739479 Kohl's/Capone, PO Box 13115, Milwaukee, WI 53201  
517739480 +Mazda Capital Services c/o Chase, PO Box 78704, Phoenix, AZ 85062-8704  
517739481 +New Jersey Orthopedic Specialist, 730 Palisade Avenue, Teaneck, NJ 07666-3144  
517739482 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Ste 100, Mount Laurel, NJ 08054-3437  
517739483 +Phelan, Hallinan & Diamond, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437  
517944860 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
517944861 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517739485 Summit Medical Group, Attn. #8549X, PO Box 14000, Belfast, ME 04915-4033  
517864201 U.S. Bank National Association, as Trustee ET.AL., Wells Fargo Bank, N.A.,  
1000 Blue Gentian Road, Eagan MN 55121-7700  
517739488 +Wells Fargo/ASC, PO Box 1820, Newark, NJ 07101-1820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 12 2020 23:38:47 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 12 2020 23:38:45 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/PDF: gecsedirecoverycorp.com May 12 2020 23:44:23  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
517854741 +E-mail/Text: g20956@att.com May 12 2020 23:39:14 AT&T Mobility II LLC,  
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,  
BEDMINSTER, NJ. 07921-2693  
517739466 E-mail/Text: bkrrpt@retrievalmasters.com May 12 2020 23:38:44  
American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935  
517739467 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 12 2020 23:44:05 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281  
517742987 +E-mail/Text: bankruptcy@cavps.com May 12 2020 23:39:04 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
517739472 E-mail/Text: G06041@att.com May 12 2020 23:39:08 Direct TV, PO Box 6550,  
Englewood, CO 80155  
517739476 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 12 2020 23:38:04 Internal Revenue Service,  
SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15, Detroit, MI 48232  
517826831 +E-mail/Text: bankruptcydpt@cmcmcg.com May 12 2020 23:38:44 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517764990 E-mail/PDF: cbp@onemainfinancial.com May 12 2020 23:43:08 ONEMAIN, PO BOX 3251,  
EVANSVILLE, IN. 47731-3251  
517868045 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 12 2020 23:43:55  
Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541  
518297663 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 12 2020 23:43:22  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517869018 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 12 2020 23:43:57  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
517866325 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 12 2020 23:44:33  
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541  
517739484 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 12 2020 23:44:33  
PRA Receivables Management, LLC, PO Box 12914, Norfolk, VA 23541-0914  
517815935 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 12 2020 23:39:01 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 46

Date Rcvd: May 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517741192 +E-mail/PDF: gecsed@recoverycorp.com May 12 2020 23:43:12 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517754764 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 13 2020 00:07:01 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517739486 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 12 2020 23:35:45  
Verizon, PO Box 920041, Dallas, TX 75392-0041  
517739487 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 12 2020 23:35:45  
Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518297662\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2020 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Joseph Rantowich court@andreasilvermanlaw.com,  
r62214@notify.bestcase.com  
Andrea Silverman on behalf of Joint Debtor AnneMarie Rantowich court@andreasilvermanlaw.com,  
r62214@notify.bestcase.com  
Craig Scott Keiser on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2005-12 craig.keiser@law.njoag.gov  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT  
FOR CREDIT SUISSE ET.AL. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2005-12 nj.bkecf@fedphe.com  
Peter E. Meltzer on behalf of Creditor OneMain Financial Group, LLC pmeltzer@wglaw.com,  
ibernatski@wglaw.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
rsolarz@kmlawgroup.com  
Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC AS SERVICING  
AGENT FOR CREDIT SUISSE ET.AL. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10